

U.S. DISTRICT COURT
AUGUSTA DIV.

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

2022 AUG 10 P 4:55

UNITED STATES DISTRICT COURT

for the

Southern District of Georgia
Augusta DivisionCLERK 
SO. DIST. OF GA.

James Lamont Taylor

Plaintiff(s)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

-v-

Capital One National Association

Defendant(s)

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Case No.

CV122- 105

(to be filled in by the Clerk's Office)

Jury Trial: (check one) ☐ Yes ☒ No

COMPLAINT FOR A CIVIL CASE

I. The Parties to This Complaint

A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name

Street Address

City and County

State and Zip Code

Telephone Number

E-mail Address

James Lamont Taylor

2023 Ashley Drive

Augusta; Richmond

Georgia; 30906

(706) 631-6774

jltaylor1914@yahoo.com

B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

Defendant No. 1

Name
Job or Title *(if known)*
Street Address
City and County
State and Zip Code
Telephone Number
E-mail Address *(if known)*

Capital One, National Association
Bank Finance Company
4851 Cox Road
Glen Allen, N/A
Virginia 23060
(877) 383-4802
N/A

Defendant No. 2

Name
Job or Title *(if known)*
Street Address
City and County
State and Zip Code
Telephone Number
E-mail Address *(if known)*

N/A

Defendant No. 3

Name
Job or Title *(if known)*
Street Address
City and County
State and Zip Code
Telephone Number
E-mail Address *(if known)*

N/A

Defendant No. 4

Name
Job or Title *(if known)*
Street Address
City and County
State and Zip Code
Telephone Number
E-mail Address *(if known)*

N/A

II. Basis for Jurisdiction

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? (check all that apply)



Federal question



Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

A. If the Basis for Jurisdiction Is a Federal Question

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

Equal Credit Opportunity Act, 15 USC 1681, 15 USC 1691, 18 USC 252, 18 USC 2520, 15 USC 1602

B. If the Basis for Jurisdiction Is Diversity of Citizenship**1. The Plaintiff(s)****a. If the plaintiff is an individual**

The plaintiff, (name) N/A, is a citizen of the State of (name) N/A.

b. If the plaintiff is a corporation

The plaintiff, (name) N/A, is incorporated under the laws of the State of (name) N/A, and has its principal place of business in the State of (name) N/A.

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

2. The Defendant(s)**a. If the defendant is an individual**

The defendant, (name) N/A, is a citizen of the State of (name) N/A. Or is a citizen of (foreign nation) N/A.

b. If the defendant is a corporation

The defendant, (name) N/A, is incorporated under
the laws of the State of (name) _____, and has its
principal place of business in the State of (name) _____.
Or is incorporated under the laws of (foreign nation) _____,
and has its principal place of business in (name) _____.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because (explain):

N/A

III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

A consumer credit transaction was completed on 05/16/2022, twice on 05/17/2022 and 05/25/2022 and each application, an extension of credit was denied. (Exhibit, pages 1-4)
Credit is excluded from adverse actions and the denials discriminate against my rights as a creditor. Credit card was provided to complete consumer credit transactions.

IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

I am requesting the extension of credit that was received via each consumer credit transaction be extended directly to me, in their entirety. After each transaction, I received no benefits from them; only the defendant benefitted from the transactions. I would also like punitive damage of \$555 million, because the defendant is a repeat offender.

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I am currently under emotional distress being an unemployed diabetic with little to no assistance and no transportation.

V. Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing:

07/26/2022

Signature of Plaintiff

Printed Name of Plaintiff

James Lamont Taylor
James Lamont Taylor

B. For Attorneys

Date of signing:

N/A

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Street Address

State and Zip Code

Telephone Number

E-mail Address

N/A

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Capital One <capitalone@offer.capitalone.com>

To: jltaylor1914@yahoo.com



Mon, May 16 at 8:19 PM



Thank you for your interest in a Capital One® credit card.

James, unfortunately we were unable to approve your application at this time. We know you're disappointed. To help you understand why, we've explained the reason for this decision in a letter or email that you'll receive within 10 days.

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Capital One <capitalone@notification.capitalone.com>

To: jltaylor1914@yahoo.com



Tue, May 17 at 7:19 PM



James,

Thanks for taking the time to apply for a Capital One® credit card. Unfortunately, we can't approve your application—and we want to make sure you understand why.

[Go to your letter](#) for information about why your application was declined.

Once you access your letter, you can download or print a copy for your records.

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This link will expire on Jul 17, 2022.

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Tue, May 17 at 7:27 PM



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To: jltaylor1914@yahoo.com



Wed, May 25 at 12:05 AM



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